



Order Filed on September 12, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) JOSEPH J. SLACHETKA, ESQ. (#JS-3333) HOFFMAN DiMUZIO A Partnership of Professional Corporations 412 Swedesboro Road Mullica Hill, New Jersey 08062 (856) 694-3939 Attorneys for Debtor(s)	
In Re:	
JOSEPH S. SPERA CHRISTINE L. SPERA	Debtors

Case No.: 12-24893


Chapter 13

Judge: ABA

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: September 12, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Upon consideration of Movants' Motion to Approve Loan Modification:

ORDERED that the Movants' Motion to Approve Loan Modification is hereby:

GRANTED; and it is further

ORDERED that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the Automatic Stay.

ORDERED that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of the confirmed Plan.

ORDERED that if the post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition Order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition Order, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of the confirmed Plan.

ORDERED that the Debtors shall file a Modified Plan and Amended Schedule J within ten (10) days of the entry of the within Order.

ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall file an amended Proof of Claim to reflect zero pre-petition arrears.

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is amended or the Trustee is notified by the secured creditor that the modification was not consummated.

ORDERED that in the event the modification is not consummated the secured creditor shall notify the Trustee and the Debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to the secured creditor.

ORDERED that in the event the Proof of Claim is amended to reflect zero pre-petition arrears, the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed Plan.

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Joseph S. Spera
Christine L. Spera
DebtorsCase No. 12-24893-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb +Joseph S. Spera, Christine L. Spera, 44 Fairmount Drive, Glassboro, NJ 08028-1326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com

Jennifer R. Gorchow on behalf of Creditor Bank of America, N.A., S/B/M/T BAC Home Loans Servicing, L.P. nj.bkecf@fedphe.com

Joseph J. Slachetka on behalf of Joint Debtor Christine L. Spera jslachetka@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; rshoffman@hoffmandimuzio.com

Joseph J. Slachetka on behalf of Debtor Joseph S. Spera jslachetka@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; rshoffman@hoffmandimuzio.com

Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Service, LLC dnj@pbslaw.org

Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Homebridge Mortgage Bankers Corp. dnj@pbslaw.org

TOTAL: 10